

Timing Is Everything

Some helpful retirement tips for employees from the IRS...

Major Life Events Can Affect Your Retirement

Did you know that major life events like:

- losing a job,
- changing your marital status, or
- starting a family

could affect how you save for retirement? Even though you've been nurturing that nest egg for years, you still need to know a few things before you're ready to sail away into the sunset.



- Our [Life Events](#) Web page will help you manage your retirement savings for every stage of your life. Are you starting out in your career and wondering if you are [eligible to participate](#) in your company's plan? Or did you know that your retirement plan distribution may be subject to [an additional 10% early distribution tax](#)?
- You can also find the answer to your retirement plan questions by clicking the [Alphabetical Index](#) and reading topics ranging from contributions to vesting.
- Our [Definitions](#) section explains common retirement plan terms in plain language.

For more retirement tips, talk to your employer or visit www.irs.gov/ep, select "Plan Participant/Employee" and click on "Timing is Everything."